Case 3:19-bk-00002-JAF Doc 20 Filed 03/01/19 Page 1 of 2

United States Bankruptcy Court Middle District of Florida

In re: Alberto Anthony Ramos Mary Louise Holloway-Ramos Debtors

Case No. 19-00002-JAF Chapter 7

CERTIFICATE OF NOTICE

District/off: 113A-3 User: baldws Page 1 of 1 Date Rcvd: Feb 27, 2019

Form ID: Doadreaf Total Noticed: 2

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on

Mar 01, 2019.

db/idb +Alberto Anthony Ramos, Mary Louise Holloway-Ramos, 2392 Perth Dr.

Orange Park, FL 32065-6382

27978428 SunTrust Bank, PO Box 30281, Richmond, VA 23285

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. TOTAL: 0

NONE.

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2019 at the address(es) listed below: Doreen Abbott jaxtrustee@gmail.com, dabbott@ecf.epiqsystems.com

United States Trustee - JAX 13/7 USTP.Region21.OR.ECF@usdoj.gov

TOTAL: 2

[Doadreaf] [ORDER ON REAFFIRMATION AGREEMENT]

ORDERED.

Dated: February 27, 2019

United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA JACKSONVILLE DIVISION www.flmb.uscourts.gov

| In re: | Case No. 3:19-bk-00002-JAF Chapter 7 |
|----------------------------|---|
| Alberto Anthony Ramos | |
| Mary Louise Holloway–Ramos | |
| Debtor* / | |

ORDER ON REAFFIRMATION AGREEMENT

THIS CASE came on for hearing on February 25, 2019 for consideration of the Reaffirmation Agreement between the Debtor and Suntrust Bank (Doc. No. 13). For reasons stated orally and recorded in open court that shall constitute the decision of the Court, accordingly, it is

ORDERED:

The Reaffirmation Agreement is disapproved.

The Clerk's office is directed to serve a copy of this order on interested parties.

*All references to "Debtor" shall include and refer to both of the debtors in a case filed jointly by two individuals.